



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
SALDUTTI LAW GROUP  
Rebecca K. McDowell, Esquire – RM3223  
800 Kings Highway North, Suite 300  
Cherry Hill, NJ 08034  
(856) 779-0300  
Counsel for Creditor 1ST COLONIAL  
COMMUNITY BANK

Order Filed on January 24, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

MICHAEL HELLER and  
MARIA HELLER,

Debtors.

Case No.: 20-10966-ABA

Chapter: 13

Hrg Date: January 26, 2022 at 10:00AM

Judge: Hon. Andrew B. Altenburg, Jr.

**CONSENT ORDER RESOLVING 1<sup>ST</sup> COLONIAL COMMUNITY BANK'S  
OBJECTION TO CONFIRMATION**

The relief set forth on the following page is hereby ORDERED.

**DATED: January 24, 2022**

A handwritten signature in black ink, appearing to read "ABJ".

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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Page 2

Debtor: Michael Heller and Maria Heller

Case No. 20-10966-ABA

Caption of Order: Consent Order Resolving 1<sup>st</sup> Colonial Community Bank's Objection to Confirmation

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This matter having come before the Court upon the objection of 1ST COLONIAL COMMUNITY BANK ("1<sup>st</sup> Colonial") to the Chapter 13 Plan filed by Debtors Michael and Maria Heller ("Debtors"); Debtors having incurred post-petition arrears on their obligation to 1<sup>st</sup> Colonial in addition to those provided for by the Plan; and the parties having come to an agreement with respect to the objection; now therefore;

It is hereby ORDERED as follows:

1. The Chapter 13 Trustee shall pay Debtors' pre-petition arrears to 1<sup>st</sup> Colonial in the amount of \$8,573.02 as set forth in the Plan and 1<sup>st</sup> Colonial's proof of claim.
2. The Chapter 13 Trustee shall pay Debtors' post-petition arrears through January 2022, in the total amount of \$27,635.52.
3. Debtors shall make ongoing monthly payments directly to 1<sup>st</sup> Colonial in the amount of \$1,151.48, due on the 24<sup>th</sup> day of each month, beginning February 24, 2022.
4. Debtors shall increase their plan payments to the Chapter 13 Trustee as necessary to effectuate the provisions of this Order.

<p>/s/ <u>Rebecca K. McDowell</u> Rebecca K. McDowell, Esq. Saldutti Law Group 1040 Kings Highway North, Suite 100 Cherry Hill, NJ 08034 (856) 324-5014 <a href="mailto:rmcowell@slgcollect.com">rmcowell@slgcollect.com</a> Counsel for 1<sup>st</sup> Colonial Community Bank</p>	<p>/s/  Lee M. Perlman, Esq. Law Offices of Lee M. Perlman 1926 Greentree Rd., Suite 100 Cherry Hill, NJ 08003 (856) 751-4224 <a href="mailto:lperlman@newjerseybankruptcy.com">lperlman@newjerseybankruptcy.com</a> Counsel for the Debtors</p> <p>1/24/22</p>
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In re:  
Michael Heller  
Maria Heller  
Debtors

Case No. 20-10966-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jan 24, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265
aty	+ Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com
Lee Martin Perlman	

District/off: 0312-1

User: admin

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Date Rcvd: Jan 24, 2022

Form ID: pdf903

Total Noticed: 2

on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Marc D. Miceli

on behalf of Plaintiff The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Marc D. Miceli

on behalf of Creditor The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Phillip Andrew Raymond

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE  
phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Rebecca K. McDowell

on behalf of Creditor 1st Colonial Community Bank rmcdowell@slgcollect.com

Regina Cohen

on behalf of Creditor Ally Bank Lease Trust rcohen@lavin-law.com ksweeney@lavin-law.com

Steven P. Kelly

on behalf of Creditor WBL SPO I LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13